

United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Dmitry Kipervas
Debtor

Case No. 14-19653-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 22

Date Rcvd: Nov 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2019.

db
13525917 +Dmitry Kipervas, 2760 Sunflower Way, Huntingdon Valley, PA 19006-5444
+JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail code LA4,
700 Kansas Lane, Monroe, LA 71203-4774
13494496 +McCullough Eisenberg, LLC., 65 West Street Road, Suite A-204, Warminster, PA 18974-3229
13502071 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)
13487677 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, SUITE #310, MOORPARK, CA 93021-2602
13439183 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
13609549 +Stonebridge Condominium Association, c/o Glenn M. Ross, P.C., 566 S. Bethlehem Pike,
Fort Washington, PA 19034-2108
13441501 +TD Bank, N.A. successor to Commerce Bank, N.A., 1900 Market Street,
Philadelphia, PA 19103-3527
13504997 +Wells Fargo Bank, N.A., MAC# T7416-023, 4101 Wiseman Boulevard,
San Antonio, TX 78251-4200
14420447 Wilmington Savings Fund Society, FSB, not in its i, c/o NewRez LLC dba Shellpoint Mortgage S,
P.O. Box 10826, Greenville, SC 29603-0826
13503276 +Wilmington Trust/Citibank, Nationstar Mortgage, PO BOX 619096, Dallas, TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Nov 29 2019 22:39:35 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 29 2019 22:39:23 U.S. Attorney Office,
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13462833 +EDI: ACBK.COM Nov 30 2019 03:38:00 American Credit Acceptance, 961 East Main St,
Spartanburg SC 29302-2185
13652298 E-mail/Text: megan.harper@phila.gov Nov 29 2019 22:39:36 City of Philadelphia,
Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,
Philadelphia, PA 19102-1595
13528471 +E-mail/Text: megan.harper@phila.gov Nov 29 2019 22:39:35
CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, MUNICIPAL SERVICES BUILDING,
1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13438648 +EDI: IRS.COM Nov 30 2019 03:38:00 Department of Treasury, Internal Revenue Service,
P.O. Box 7346, Philadelphia, PA 19101-7346
13456782 +E-mail/Text: bncmail@-legal.com Nov 29 2019 22:39:17 Deutsche Bank National Trust,
C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132
14055053 EDI: JEFFERSONCAP.COM Nov 30 2019 03:38:00 JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999,
St Cloud MN 56302
14055053 E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 29 2019 22:39:19 JEFFERSON CAPITAL SYSTEMS LLC,
PO Box 7999, St Cloud MN 56302
13465587 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 29 2019 22:39:06
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
13465089 +EDI: DRIV.COM Nov 30 2019 03:38:00 Santander Consumer USA Inc, P.O. Box 560284,
Dallas, TX 75356-0284
13494391 +E-mail/Text: bncmail@-legal.com Nov 29 2019 22:39:17 Wilmington Trust National Association,
C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132
TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 3180W

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Total Noticed: 22

Date Rcvd: Nov 29, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2019 at the address(es) listed below:

CAROL B. MCCULLOUGH on behalf of Defendant Ocwen Loan Servicing LLC
mcculloughheisenberg@gmail.com, cbmccullough64@gmail.com
CAROL B. MCCULLOUGH on behalf of Plaintiff Dmitry Kipervas mcculloughheisenberg@gmail.com,
cbmccullough64@gmail.com
CAROL B. MCCULLOUGH on behalf of Debtor Dmitry Kipervas mcculloughheisenberg@gmail.com,
cbmccullough64@gmail.com
CAROL B. MCCULLOUGH on behalf of Defendant Ocwen Financial Corporation
mcculloughheisenberg@gmail.com, cbmccullough64@gmail.com
CHRISTOPHER M. MCMONAGLE on behalf of Creditor Wilmington Savings Fund Society, FSB, et al.
cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
CHRISTOPHER M. MCMONAGLE on behalf of Creditor Bank of America N.A.
cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
DANIEL BRETT SULLIVAN on behalf of Creditor Nationstar Mortgage LLC BNCmail@w-legal.com,
DanS@w-legal.com
DANIELLE BOYLE-EBERSOLE on behalf of Creditor Bank of America, N.A. c/o Shellpoint Mortgage
Servicing debersole@hoflawgroup.com, pfranz@hoflawgroup.com
DANIELLE BOYLE-EBERSOLE on behalf of Creditor BANK OF AMERICA, N.A.
debersole@hoflawgroup.com, pfranz@hoflawgroup.com
DAVID FITZGIBBON on behalf of Defendant Ocwen Financial Corporation dfitzgibbon@stradley.com
DAVID FITZGIBBON on behalf of Defendant Ocwen Loan Servicing LLC dfitzgibbon@stradley.com
GLENN M. ROSS on behalf of Creditor Stonebridge Condominium Association
glennrosspc@comcast.net
JEREMY JOHN KOBESKI on behalf of Creditor Pennymac Holdings, LLC paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor Pennymac Holdings, LLC paeb@fedphe.com
JILL MANUEL-COUGHLIN on behalf of Creditor WELLS FARGO BANK, N.A. jill@pkallc.com,
chris.amann@pkallc.com/nick.bracey@pkallc.com/samantha.gonzalez@pkallc.com/harry.reese@pkallc.com
/mary.raynor-paul@pkallc.com/amanda.rauer@pkallc.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor PENNYMAC HOLDINGS, LLC BY PENNYMAC LOAN SERVICES,
LLC ITS SERVICING AGENT bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor PENNYMAC HOLDINGS, LLC Et Al...
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC, et al pa-bk@logs.com
KRISTEN D. LITTLE on behalf of Creditor Nationstar Mortgage LLC, et al pakb@logs.com
LEEANE O. HUGGINS on behalf of Creditor Nationstar Mortgage LLC, et al pakb@logs.com
LEEANE O. HUGGINS on behalf of Creditor Nationstar Mortgage LLC pakb@logs.com
LEEANE O. HUGGINS on behalf of Creditor JPMorgan Chase Bank, National Association et al.
pakb@logs.com
LEROY W. ETHERIDGE, JR. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
MARIO J. HANYON on behalf of Creditor Pennymac Holdings, LLC paeb@fedphe.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor Nationstar Mortgage LLC mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
MICHELLE HOPE BADOLATO on behalf of Defendant Ocwen Financial Corporation
mbadolato@stradley.com, bfecker@stradley.com
MICHELLE HOPE BADOLATO on behalf of Defendant Ocwen Loan Servicing LLC mbadolato@stradley.com,
bfecker@stradley.com
PAMELA ELCHERT THURMOND on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov,
karena.blaylock@phila.gov
PHILLIP D. BERGER on behalf of Creditor TD Bank, N.A., successor to Commerce Bank, N.A.
berger@bergerlawpc.com, kaufmann@bergerlawpc.com
STEFAN RICHTER on behalf of Creditor Estates of Huntingdon Valley srichter@clemonsllaw.com
THOMAS I. PULEO on behalf of Creditor PENNYMAC HOLDINGS, LLC BY PENNYMAC LOAN SERVICES, LLC
ITS SERVICING AGENT tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
THOMAS YOUNG.HAE SONG on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ET.AL.
paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
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WILLIAM EDWARD CRAIG on behalf of Creditor American Credit Acceptance ecfmail@mortoncraig.com,
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WILLIAM EDWARD MILLER on behalf of Creditor BANK OF AMERICA, N.A. wmiller@sterneisenberg.com,
bkecf@sterneisenberg.com
WILLIAM EDWARD MILLER on behalf of Creditor Bank of America, N. A. wmiller@sterneisenberg.com,
bkecf@sterneisenberg.com
WILLIAM EDWARD MILLER on behalf of Creditor PennyMac Loan Services, LLC
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com
WILLIAM EDWARD MILLER on behalf of Creditor BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO
BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 40

Information to identify the case:

Debtor 1	<u>Dmitry Kipervas</u>	Social Security number or ITIN	xxx-xx-8554
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 14-19653-elf			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dmitry Kipervas

11/28/19

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.